

No.116-31/2011-SB
Government of India
Ministry of Communications & IT
Department of Posts

Dak Bhawan, Sansad Marg,
New Delhi-110001.
Date: .01.2012

To
All Heads of Circles/Regions
Addl. Director General, APS, New Delhi.

Subject:- Action Plan to “Identify potential areas of corruption related to Departmental activities/functions and develop action plan to mitigate them”- implementation of the action plan regarding.

Sir / Madam,

The above noted subject was included in the RFD 2011-12 and Vigilance Division has identified such activities/functions under this obligation and suggested Action Plan to mitigate them. Activities identified pertaining to FS Division and the Action Plan are given below:-

Sl.No.	Activity/Functio	Action Plan
1	Settlement of Deceased claim cases	Date stamping of all documents received on the day the receipt is issued to claimant and regular checking/monitoring of the register of deceased claim cases by Postmaster and Inspecting authorities.
2	Transfer of Account/Certificates	Date stamping of transfer application on the day of issue of receipt to the applicant and regular checking/monitoring of register of transfer of accounts by Postmaster and Inspecting authorities.
3	Free access to unauthorized persons and agents give chance to collude and indulge in Corrupt Practices	No unauthorized person or agent should be allowed to enter the working area. Entries of agents in Public Hall should be restricted to the time allocated for them by the Postmaster.

2. It is requested that necessary instruction may be issued to all field units as well as inspecting/visiting officers to implement the action plan.

(Shipra Sharma)
Director (FS)

Copy to:-

1. DDG(FS)/DDG(VIG)/JS&FA/DDG(PAF)/DDG(RB)/DDG (Estt.)/DDG(PG & Inspections)/DDG (PCO)
2. Director (Tech) O/o Pr. CPMG T..N Circle.
3. Director (FS)/Director (CBS), Dak Bhawan.
4. Director of Audit (P&T), Delhi.
5. Resident Audit Officer, Room No.517-B, Dak Bhawan, New Delhi.
6. All Directors/Dy. Directors of Accounts, Postal
7. Director, Postal Staff College, Ghaziabad.
8. All Directors, Postal Training Centres.
9. Director PTC Mysore for uploading the SB order on India Post Web Site.
10. A.D (Tech), SDC Chennai O/o CPMG T.N.Circle, Chennai.
11. AD /Inspection/PF/Vigilance
12. All Accounts Officers ICO(SB)
13. All recognized unions.
14. MOF(DEA), NS-II, North Block, New Delhi
15. Director, NSI, CGO Complex, 'A' Wing, 4th Floor, Seminary Hills, Nagpur-440006

No.113-23/2005-SB
Government of India
Ministry of Communications & IT
Department of Posts

Dak Bhawan, Sansad Marg,
New Delhi-110001.
Date: 10.02.2012

To
All Heads of Circles/Regions
Addl. Director General, APS, New Delhi.

Subject:- Taking of Know Your Customer(KYC) documents at the time of credit of maturity value and cash withdrawal from savings account opened without KYC documents.

Sir / Madam,

The undersigned is directed to say that after removal of ceiling of maximum deposit in Post Office Savings Account, it has been observed that the possibility of fraud is more due to the fact that so far, KYC norms are not applied to Savings Accounts opened prior to introduction of AML/CFT norms in Small Savings Schemes. In order to curtail this possibility, following guidelines are being issued:-

1. In case, any depositor/holder/subscriber desires to credit maturity value of his Savings Instrument into a Post Office Savings Account opened prior to introduction of AML/CFT Norms i.e without taking prescribed KYC documents, full KYC documents are to be obtained as per Risk Categorization (based on the amount being credited) before allowing credit of maturity value into savings account. Similarly, if a new Savings Account is opened to facilitate credit of maturity value, KYC documents are to be taken as per Risk Categorization based on the maturity Value being credited.
2. In case, an amount of Rs.50,000/- or above is withdrawn by cash from any savings account, full KYC Documents are to be taken as per Risk Categorization (based on the balance in Savings Account at the time of withdrawal) if the account was opened without taking any KYC documents. In case the account was opened with KYC documents prescribed for lower category of accounts and the balance in the account at the time of withdrawal is more than the amount prescribed for that category, additional KYC documents should be obtained as per the revised category of account.
3. It is requested that necessary instruction may be issued to all field units as well as inspecting/visiting officers to implement the fresh guidelines.
4. This issues with the approval of DDG(FS)

Yours faithfully,

(Kawal Jit Singh)
Assistant Director (SB)

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1. DDG(FS)/DDG(VIG)/JS&FA/DDG(PAF)/DDG(RB)/DDG (Estt.)/DDG(PG & Inspections)/DDG (PCO)
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13. MOF(DEA), NS-II, North Block, New Delhi
14. Director, NSI, CGO Complex, 'A' Wing, 4th Floor, Seminary Hills, Nagpur-440006
15. PS to Member (T)
16. PPS to Secretary Posts

No.76-01/2010-SB
Government of India
Ministry of Communications & IT
Department of Posts

Dak Bhawan, Sansad Marg,
New Delhi-110001.
Date: 26.03.2012

To
All Heads of Circles/Regions
Addl. Director General, APS, New Delhi.

Subject:- Release of Version 6.6.1 of Sanchay Post Software.

Sir / Madam,

The undersigned is directed to say that consequent upon changes notified by Min. of Finance in many schemes and some major problems referred to SDC Chennai by the field units, Version 6.6.1 of Sanchay Post has been released by SDC Chennai on 20th March 2012. This is an upgraded version of 6.5R2. The new version has been uploaded in the web site of SDC Chennai i.e <http://www.tamilnadupost.nic.in/sdc/index.htm> . For any problem in downloading and up-gradation, helpline is functional at Tel. No. **044-65850861** and **044-28524482**. E-mail can also be sent to sblansupport@hotmail.com .

2. In the new version, following major modifications have been done:-

- (i) SB maximum limit for closure and interest calculation.
- (ii) Post maturity interest calculation for all schemes.
- (iii) Applicability for matured extended RD accounts.
- (iv) Simple interest calculation for RD Premature Closure.
- (v) TD premature closure.
- (vi) SB part III deposits to accept changed SB maximum limits.
- (vii) SCSS claim closure.
- (viii) Closure of NREGS accounts.
- (ix) Cheque handling provision for SOs having direct dealing with banks.
- (x) Personwise LOT for certificates.
- (xi) Opening of RD account after clearance of cheque.
- (xii) PPF deposit by local cheque (date of clearance will be date of deposit).
- (xiii) Interface with new updated RD agent software with provision to download the soft file generated in the package to be provided to agents.
- (xiv) In SB account opening form, provision for additional account type i.e BPL (single/joint), NREGS with type, NREGS with Joint type, INOAP, INDP and INWP.
- (xv) Problem in PPF interest calculation corrected.

New RD Customer Package for MPKBY Agents and PRSS Group Leaders

A new package designed for the RD Bulk customer (ie) PRSS and MPKBY agents has been developed. The package can be given to the MPKBY/PRSS Agents/Group Leaders free of cost. If they have data of their accounts in soft copy, they can enter into this package, otherwise the data text file can be generated from the new DB Analyzer and can be supplied along with package to the agent/group leader. Under this package, the MPKBY Agent/PRSS Group leader will provide list in soft copy in this package and counter PA after uploading can view the list. He will compare the same with the hard copy of the list and after satisfying the correctness, can upload the data into the system which will save lot of time and energy for posting of all the entries.

3. It is requested that necessary instruction may be issued to all field units as well as inspecting/visiting officers to ensure that all the post offices using Sanchay Post software are upgraded with the new version and new RD Customer Package is used by maximum number of MPKBY agents

and PRSS Group Leaders. Some more changes are in the pipeline which will be released separately as an additional patch.

4. This issues with the approval of DDG(FS)

Yours faithfully,

(Kawal Jit Singh)
Assistant Director (SB)

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1. DDG(FS)/DDG(VIG)/JS&FA/DDG(PAF)/DDG(RB)/DDG (Estt.)/DDG(PG & Inspections)/DDG (PCO)
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15. PS to Member (T)
16. PPS to Secretary Posts

No.113-01/2011-SB
Government of India
Ministry of Communications & IT
Department of Posts

Dak Bhawan, Sansad Marg,
New Delhi-110001.
Date: 30.03.2012

To
All Heads of Circles/Regions
Addl. Director General, APS, New Delhi.

Subject:- Revision in Interest Rates of Small Savings Schemes w.e.f 1st April 2012.

Sir / Madam,

The undersigned is directed to say that vide its OM No. 6-1/2011-NS-II (Pt.) dated 26.03.2012, Ministry of Finance (DEA) has revised interest rates of Small Savings Schemes from 1st of April 2012. Detail about old and revised rates is given below:-

INTEREST RATE TABLE			
Name of Scheme	Period	Interest rates from 1.12.2011	Interest rates from 1.4.2012
Savings Account	General	4.00%	4.00%
Time Deposit	1 Year	7.7%	8.20%
	2 Year	7.8%	8.30%
	3 Year	8.0%	8.40%
	5 Year	8.3%	8.50%
5 Years Recurring Deposit	5 years	8.0%	8.40%
Monthly Income Account	5 Years	8.2%	8.50%
Sr. Citizen Savings Scheme Account	5 Years	9%	9.30%
Public Provident Fund Scheme Account	15 Years	8.6%	8.80%
National Savings Certificates (VIIIth) issue	5 Years	8.4%	8.60%
National Savings Certificate (IX-Issue)	10 Years	8.7%	8.90%

2. This is for information of the field staff as well as general public and Notifications will be circulated as an received from MOF(DEA).

3. This issues with the approval of DDG(FS)

Yours faithfully,

(Kawal Jit Singh)
Assistant Director (SB)

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